

Information to identify the case:

Debtor 1	<u>Brian Tyrone McGackin</u>	Social Security number or ITIN	xxx-xx-9656
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-14904-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brian Tyrone McGackin

6/14/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brian Tyrone McGackin
 Debtor

Case No. 19-14904-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db
 518075576 +Brian Tyrone McGackin, 3 Sandburg Drive, Morganville, NJ 07751-1428
 518075577 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
 518075580 +Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070
 518075582 +Discover Bank, c/o Eltman Law, PC, 101 Hudson St., Ste. 2702, Jersey City, NJ 07302-3929
 518075583 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 518075587 +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
 518075587 +Monmouth County Superior Court, re: L 003378-09, 71 Monument Park, Freehold, NJ 07728-1747
 518075588 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
 518075593 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg
 518075569 +E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2019 00:09:36 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 518075568 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 15 2019 00:09:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518075572 +E-mail/Text: bk@avant.com Jun 15 2019 00:10:15 Avant, 222 N. Lasalle St, Chicago, IL 60601-1101
 518075576 +E-mail/Text: bk@avant.com Jun 15 2019 00:10:15 Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
 518075572 EDI: CITICORP.COM Jun 15 2019 03:48:00 Citibank, P.O. Box 8109, South Hackensack, NJ 07606
 518075570 +E-mail/Text: bankruptcy@cavps.com Jun 15 2019 00:09:57 Citibank, c/o Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 518075571 +E-mail/Text: bankruptcy@cavps.com Jun 15 2019 00:09:57 Citibank, c/o Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285-7288
 518075573 +EDI: PRA.COM Jun 15 2019 03:48:00 Comenity Capital Bank, c/o Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
 518075575 +EDI: WFNNB.COM Jun 15 2019 03:48:00 Comenity Capital Bank, Po Box 182620, Columbus, OH 43218-2620
 518075574 +EDI: PRA.COM Jun 15 2019 03:48:00 Comenity Capital Bank, c/o Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 518075579 +EDI: RCSFNBMARIN.COM Jun 15 2019 03:48:00 Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
 518075578 +EDI: RCSFNBMARIN.COM Jun 15 2019 03:48:00 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 518075581 EDI: DISCOVER.COM Jun 15 2019 03:48:00 Discover Bank, 6500 New Albany Road, New Albany, OH 43054
 518075584 EDI: IRS.COM Jun 15 2019 03:48:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 518075585 +E-mail/Text: bk@lendingclub.com Jun 15 2019 00:10:10 LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
 518075586 +E-mail/Text: bk@lendingclub.com Jun 15 2019 00:10:10 LendingClub, 71 Stevenson, San Francisco, CA 94105-2965
 518075589 +EDI: NAVIENTFKASMSERV.COM Jun 15 2019 03:48:00 Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
 518075590 +EDI: RMSC.COM Jun 15 2019 03:48:00 Old Navy, c/o Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 518075591 +EDI: RMSC.COM Jun 15 2019 03:48:00 Old Navy, c/o Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
 518075592 +EDI: RMSC.COM Jun 15 2019 03:48:00 Old Navy, P.O. Box 530942, Atlanta, GA 30353-0942
 518075594 EDI: TFSR.COM Jun 15 2019 03:48:00 Toyota Motor Credit Co., c/o Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408
 518075597 EDI: WFFC.COM Jun 15 2019 03:48:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
 518075598 EDI: WFFC.COM Jun 15 2019 03:48:00 Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
 518075595 +EDI: WFNNB.COM Jun 15 2019 03:48:00 tyrdvisa, c/o Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 518075596 +EDI: WFNNB.COM Jun 15 2019 03:48:00 tyrdvisa, c/o Comenity Bank, Po Box 182120, Columbus, OH 43218-2120

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin
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Total Noticed: 34

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***** BYPASSED RECIPIENTS (continued) *****

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Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Brian Tyrone McGackin bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 5